

The criteria outlined above pose a number of issues and barriers for Ngāti Rangiwhakaturia and Taitapu whānau. It is important that these issues are raised in this strategy with the hope that consideration can be given to potential policy changes required to remove further barriers to whānau choosing to live on papakainga land.

What is of major concern to Ngāti Rangiwhakaturia and Taitapu are the historical issues that have created the current reality for many of our whānau. Mentioned in the historical section of this strategy is the impact of successive land legislations that has led to the alienation of Ngāti Rangiwhakaturia and Taitapu people from their whenua. The intention of this is not to 'state the obvious' but it seems quite ironic that further consideration wasn't given to what has created this situation for many whānau and hapū. For all intensive purposes, the choice to live on papakainga land should be a right and not hindered in any way that prevents whānau from being able to live in their community of choice.

Acknowledgement is given to the positive changes captured in the kāinga whenua policy from its predecessor however it still raises further issues as outlined below.

1. Why is there an income cap on the Kāinga Whenua Scheme? Is it assumed that whānau who earn over the income threshold have the ability to source finance elsewhere?
2. Will high-income earners be able to access this scheme if they are unable to secure finance elsewhere?
3. If whānau have equity in their existing home and decide to sell, yet still require extra funds to purchase on papakainga land, will they also be eligible?
4. Has consideration been given to the future underwriting of the loan in the likely event of whānau needing to do non-routine maintenance such as re-roofing, septic upgrade requirements, extensions etc?
5. Do all the applicants as in criteria 1 have to live in the abode?

The above questions highlight the need for further changes to the Kāinga Whenua Scheme. The current Kāinga Whenua Scheme has the potential to be quite problematic for whānau. Ngāti Rangiwhakaturia and Taitapu are committed to working with the government to ensure

that the Kāinga Whenua policy can be further developed so that it is cognisant and reflective of whānau and hapū realities. This is to ensure that barriers preventing whanau from living in papakainga settings are reduced.

Suggested Policy Changes:

- 1. That this policy not only be targeted or intended for first home buyers or for those that are deemed to be in a similar situation as first homeowners.**
- 2. The Kāinga Whenua Scheme also be made available to higher income earners who desire to live on papakainga lands that are unable to access finance through other mainstream tier one lenders.**
- 3. Those whānau members who are jointly applying for the loan not be required to live in the same abode.**
- 4. Consideration be given to extending the term of the guarantee being provided by Housing Corporation NZ on the borrowing where capital expenditure is required on the property in the future or a suitable alternative.**